

Important Account Information

Wells Fargo is changing our approval criteria for Point-of-Sale (POS) transactions (e.g. when you use your ATM Card, ATM & Check Card or Gold ATM & Check Card to purchase goods and services from affiliated merchants). If you perform a POS transaction *without* sufficient funds in your account to cover the transaction, we may:

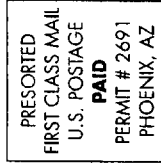
- Cover the item if you have overdraft protection;
- Pay the item and create an overdraft to your account; or
- Decline the transaction.

If we authorize the transaction, you may be charged a fee, which will vary depending upon the action taken. Overdraft Protection is available to help you avoid the inconvenience and expense of overdrafts. Wells Fargo offers a variety of Overdraft Protection options. To find out more about our Overdraft Protection plans, or to sign up for an Overdraft Protection plan that fits your needs, we urge you to contact your local banker, call a *Phone BankSM* representative at **1-800-TO-WELLS** (1-800-869-3557), or visit us Online. We appreciate your business and look forward to serving your banking needs.

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Address Service Requested